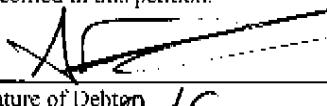
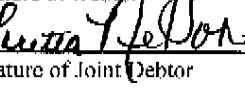
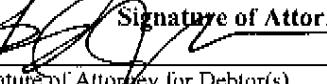


FORM BI		United States Bankruptcy Court Northern District of Illinois		Voluntary Petition					
Name of Debtor (if individual, enter Last, First, Middle): Nelson, Ira D., Jr.		Name of Joint Debtor (Spouse) (Last, First, Middle): Nelson, Loretta D.							
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): None		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): Loretta Kizer							
Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 7819		Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 3191							
Street Address of Debtor (No. & Street, City, State & Zip Code): 621 High Terrace DeKalb, IL 60115		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 621 High Terrace DeKalb, IL 60115							
County of Residence or of the Principal Place of Business: De Kalb		County of Residence or of the Principal Place of Business: De Kalb							
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):							
Location of Principal Assets of Business Debtor (if different from street address above):		Attorney: Bernard J. Natale, 2018683 Bernard J. Natale, Ltd. 308 W. State St. Suite 470 Rockford, IL 61101 ph: 815/964-4700							
Information Regarding the Debtor (Check the Applicable Boxes)									
<p>Venue (Check any applicable box)</p> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p>									
<p>Type of Debtor (Check all boxes that apply)</p> <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other <input type="checkbox"/> Clearing Bank</p>			<p>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/></p>						
<p>Nature of Debts (Check one box)</p> <p><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business</p>			<p>Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) <input type="checkbox"/> Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</p>						
<p>Chapter 11 Small Business (Check all boxes that apply)</p> <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p>			THIS SPACE IS FOR COURT USE ONLY						
<p>Statistical/Administrative Information (Estimates only)</p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>									
Estimated Number of Creditors		1-15	16-49	50-99	100-199	200-999	1000-over		
Estimated Assets		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
Estimated Debts		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Document	Name of Debtor(s) Ira D. Nelson, Jr. & Loretta D. Nelson
Location Where Filed: ND of IL - WD		Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Case Number: 02-74361 Date Filed: 9/20/2002	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: NONE		Case Number:	Date Filed:
District:		Relationship:	Judge:
Signature(s) of Debtor(s) (Individual/Joint)		Signatures	
<p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>		<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	
<p><u>X</u> </p> <p>Signature of Debtor</p> <p><u>X</u> </p> <p>Signature of Joint Debtor</p>		<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p><u>X</u> </p> <p>Signature of Attorney for Debtor(s)</p> <p><u>8/26/04</u> Date</p>	
<p>Signature of Attorney</p> <p><u>X</u> </p> <p>Signature of Attorney for Debtor(s)</p> <p>BERNARD J. NATALE 2018683</p> <p>Printed Name of Attorney for Debtor(s)</p>		<p>Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>	
<p>Signature of Non-Attorney Petition Preparer</p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>		<p>Printed Name of Bankruptcy Petition Preparer</p> <p>Social Security Number (Required by 11 U.S.C. § 110(c).)</p> <p>Address</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p>	
<p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><u>X</u></p> <p>Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p>		<p>Signature of Bankruptcy Petition Preparer</p> <p>Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</p>	

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In re Ira D. Nelson, Jr. & Loretta D. Nelson,

Debtor

Case No. _____

Chapter 13 _____

Voluntary Petition Continuation Sheet

Prior Bankruptcy Case Filed Within Last 6 Years

Location
Where Filed: ND IL WDCase Number:
03 B 73297Date Filed:
06/18/2003

In re Ira D. Nelson, Jr. & Loretta D. Nelson

Debtor

Case No. _____

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Homestead 621 High Terrace DeKalb, IL 60115	Tenancy in common	J	145,000	Exceeds FMV

Total ►

145,000

(Report also on Summary of Schedules)

FORM B6B

(10/89)

Ira D. Nelson, Jr. & Loretta D. Nelson

In re

Debtor

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X	Checking Account	J	500
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Kane County Teachers Credit Union		
	X	Savings Account	J	125
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X	Normal Compliment of Furniture	J	500
5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X	Normal Compliment of Clothing	J	500
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			

FORM B6B
(10/89)

Ira D. Nelson, Jr. & Loretta D. Nelson

In re

Debtor

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			

FORM B6B
(10/89)

Ira D. Nelson, Jr. & Loretta D. Nelson

In re _____
Debtor

Case No. _____
(if known)

**SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)**

TYPE OF PROPERTY	NOTE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1990 Cadillac	J	2,000
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.		Possible Workers Compensation Claim against East Aurora School Dist #131 @ Sodexho Marriott	W	Unknown

0 continuation sheets attached

Total ► \$ 3,625

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

FORM B6C

(6/90) Ira D. Nelson, Jr. & Loretta D. Nelson

In re _____ Debtor

Case No. _____ (if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

(Check one box)

11 U.S.C. §522(b)(1) Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Homestead	735 I.L.C.S 5§12-901 735 I.L.C.S 5§12-901	7,500 7,500	145,000
1990 Cadillac	735 I.L.C.S 5§12-1001(c) 735 I.L.C.S 5§12-1001(c)	1,200 1,200	2,000
Checking Account	735 I.L.C.S 5§12-1001(a) 735 I.L.C.S 5§12-1001(a)	250 250	500
Savings Account	735 I.L.C.S 5§12-1001(b) 735 I.L.C.S 5§12-1001(b)	63 62	125
Normal Compliment of Furniture	735 I.L.C.S 5§12-1001(b) 735 I.L.C.S 5§12-1001(b)	250 250	500
Normal Compliment of Clothing	735 I.L.C.S 5§12-1001(a) 735 I.L.C.S 5§12-1001(a)	250 250	500
Possible Workers Compensation Claim against East Aurora School Dist #131 @ Sodexo Marriott	820 I.L.C.S 305§21	Unknown	Unknown

In re Ira D. Nelson, Jr. & Loretta D. Nelson,
DebtorCase No. _____
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 411727-12-535812-8	J	Lien: 2nd Mortgage Security: Homestead Arrearage = \$1,500				25,131	18,893 This amount based upon existence of Superior Liens
Beneficial Finance PO Box 17574 Baltimore, MD 21297-1574		VALUE \$ 145,000					
ACCOUNT NO.	J	Lien: 1st Mortgage Security: Homestead Arrears = \$42,500				138,762	0
EMC Mortgage Corporation 909 Hidden Ridge Drive Suite 200 Irving, TX 75038		VALUE \$ 145,000					
ACCOUNT NO. 16814098	J	Security: 1990 Cadillac				2,599	599
Heights Finance Corporation PO Box 1147 Aurora, IL 60507-1147		VALUE \$ 2,000					
ACCOUNT NO.	J	Lien: 3rd mortgage Security: Homestead				13,967	13,967 This amount based upon existence of Superior Liens
Michael Brown 159 Devonshire Drive DeKalb, IL 60115		VALUE \$ 145,000					

0 continuation sheets attached

Subtotal ► (Total of this page)	\$ 180,459
Total ► (Use only on last page)	\$ 180,459

(Report total also on Summary of Schedules)

In re Ira D. Nelson, Jr. & Loretta D. Nelson
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary Schedule.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Ira D. Nelson, Jr. & Loretta D. Nelson

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes & Debts to Governments

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CO-DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY			AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
			CONTINGENT	UNLIQUIDATED	DISPUTED		
ACCOUNT NO. 08-15-327-004 DeKalb County Collector 110 E Sycamore St Sycamore, IL 60178	J	Incurred: 01/01/2003 Consideration: Property Taxes				1,533	1,533
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

In re Ira D. Nelson, Jr. & Loretta D. Nelson
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. A All Loans/Financial Services, Inc. 1011 E. New York Street Aurora, IL 60505		Consideration: Payday Cash Advance Loan				818
ACCOUNT NO. AAM, Inc. 330 Georgetown Sq. - Ste. 104 Wood Dale, IL 60191		Consideration: Payday Cash Advance Loan				1,724
ACCOUNT NO. Advance America 2694 DeKalb Avenue DeKalb, IL 60115		Consideration: Payday Cash Advance Loan				1,631
ACCOUNT NO. All American Cash 1343 Wing Street Elgin, IL 60123		Consideration: Payday Cash Advance				998

8 continuation sheets attached

Subtotal ➤	\$ 5,171
(Total of this page)	
Total ➤	\$
(Use only on last page)	

(Report total also on Summary of Schedules)

Ira D. Nelson, Jr. & Loretta D. Nelson

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED	
ACCOUNT NO.		Consideration: Payday Cash Advance Loan			
Americash 925 N. Lake Street Aurora, IL 60506					122
ACCOUNT NO.					
Attorney Kevin Barry 1070 Larkin Avenue Elgin, IL 60123					Notice Only
ACCOUNT NO.		H & R Accounts, Inc as Assingee of Kishwaukee Community Hospital		X	
Attorney Thomas C. Hill 4950 38th Ave Moline, IL 61265					Notice Only
ACCOUNT NO. 4121-7414-7798-3998	W	Consideration: Credit card debt			
Capital One % Northland Group, Inc. PO Box 390857 Edina, MN 55439					615
ACCOUNT NO.					
Chapter 13 Trustee PO Box 14127 Rockford, IL 61105-4127					Notice Only

Sheet no. 1 of 8 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 737
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Ira D. Nelson, Jr. & Loretta D. Nelson

In re _____,
DebtorCase No. _____
(If known)SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. D 677574		Consideration: Medical services Collection of ambulance services				240
City of Aurora % RMI PO Box 593 Lansing, IL 60438						
ACCOUNT NO.						
City of Aurora % Solomon & Leadley 320 E. Indian Trail Road Aurora, IL 60505-1760	H					300
ACCOUNT NO. 5436-6810-0115-2859		Consideration: Credit card debt				220
Cotrust Bank PO Box 70 Mitchell, SD 57301	H					
ACCOUNT NO. 4227-0972-3198-9299		Consideration: Credit card debt				3,102
Cross Country Bank P. O. Box 310711 Boca Raton, FL 33431-0730	H					
ACCOUNT NO. 4227-0972-8306-5261		Consideration: Credit card debt				2,053
Cross Country Bank P. O. Box 310711 Boca Raton, FL 33431-0730	W					

Sheet no. 2 of 8 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 5,915
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Ira D. Nelson, Jr. & Loretta D. Nelson

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal Expenses			
Daily Chronicle 1588 Barber Greene Road DeKalb, IL 60115	W				14
ACCOUNT NO.		Consideration: Medical services			
DeKalb Clinic 217 Franklin Street DeKalb, IL 60115	W				2,870
ACCOUNT NO.		Consideration: Medical services			
Dr. Anthony Chulick 2600 DeKalb Avenue Sycamore, IL 60178	W				800
ACCOUNT NO.		Consideration: Medical services			
Drs. Bertoglio, Liles & Keily 1940 W. Galena Blvd. - Suite 11 Aurora, IL 60506	W				1,277
ACCOUNT NO.					
Fairbanks Capital Corporation/ The Chase Manhattan Bank as Trustee % Pierce & Associates 18 S. Michigan Avenue - 12th Floor Chicago, IL 60603					Notice Only

Sheet no. 3 of 8 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 4,961
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Ira D. Nelson, Jr. & Loretta D. Nelson

In re _____, Debtor

Case No. _____ (If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Medical services		X	Notice Only
H & R Accounts, Inc as Assignee of Kishwaukee Community Hospital 626 Bethany Rd Dekalb, IL 60115	J				
ACCOUNT NO. 01691		Consideration: Personal Expenses			561
IC Systems PO Box 64137 St. Paul, MN 55164-1437	J				
ACCOUNT NO.		Consideration: Payday Cash Advance			886
Illinois Title Loan 227 S. Lincolnway North Aurora, IL 60542					
ACCOUNT NO.		Consideration: Payday Cash Advance Loan			840
Instant Cash Advance 1155 N. Parnsworth Aurora, IL 60505					
ACCOUNT NO. V78678001477653		Consideration: Medical services Collection on behalf of Provena Mercy Center			630
KCA Financial PO Box 53 Geneva, IL 60134	W				

Sheet no. 4 of 8 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 2,917
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Ira D. Nelson, Jr. & Loretta D. Nelson

In re _____,
DebtorCase No. _____
(If known)SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 167			Consideration: Medical services				
Kendall County Health & Human Services 500A Countryside Center Yorkville, IL 60560		W					110
ACCOUNT NO.			Consideration: Medical services				
Kishwaukee Medical Associates 954 W. State Street Sycamore, IL 60178		W					3,132
ACCOUNT NO.			Consideration: Personal loan				
Martin L. Cassell 330 N. Broadway Aurora, IL 60505							381
ACCOUNT NO.			Consideration: Payday Cash Advance Loan				
National Quick Cash 2020 Sycamore Road DeKalb, IL 60115							1,015
ACCOUNT NO.			Consideration: Personal Expenses				
Netco., Inc. 415 N. LaSalle - Suite 402 Chicago, IL 60610		J					2,988

Sheet no. 5 of 8 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤	\$ 7,626
(Total of this page)	
Total ➤	\$
(Use only on last page of the completed Schedule F.)	

(Report total also on Summary of Schedules)

Ira D. Nelson, Jr. & Loretta D. Nelson

In re _____,
DebtorCase No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Payday Loans 902A North Lake Street Aurora, IL 60506			Consideration: Payday Cash Advance Loan				1,314
ACCOUNT NO. Pierce & Associates 12th Floor - 18 S. Michigan Avenue Chicago, IL 60603		J					Notice Only
ACCOUNT NO. Plaza Finance Co., Inc. 188 W. Randolph -Ste. 1107 Chicago, IL 60601			Consideration: Payday Cash Advance Loan				1,390
ACCOUNT NO. Receivables Management, Inc. PO Box 593 Lansing, IL 60438		W	Consideration: Personal Expenses Collection on behalf of City of Aurora-MUN				240
ACCOUNT NO. RM 26147/D21882 Rockford Mercantile Agency 2502 S. Alpine Road Rockford, IL 61108		J	Consideration: Medical services				2,279

Sheet no. 6 of 8 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority ClaimsSubtotal ➤ \$ 5,223
(Total of this page)

Total ➤ \$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Ira D. Nelson, Jr. & Loretta D. Nelson

In re _____
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR CO-DEBTOR	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Consideration: Personal Expenses				
School District #428 901 S. 4th Street DeKalb, IL 60115		W					131
ACCOUNT NO.			Consideration: Payday Cash Advance Loan				
Short Term Loans 2250 Ogden Avenue Aurora, IL 60504							555
ACCOUNT NO. 39424689241			Consideration: Utilities				
Sprint % Penn Credit Corporation P BOX 988 Harrisburg, PA 17108-0988		W					167
ACCOUNT NO.			Consideration: Payday Cash Advance Loan				
Title Loans 2733B Sycamore Road DeKalb, IL 60115							1,026
ACCOUNT NO. 81737-89300			Consideration: Medical services Collection on behalf of Medco Health Solutions				
Transworld Systems, Inc. 25 Northwest Pt. Blvd. - Suite 750 Elk Grove Village, IL 60007		W					150

Sheet no. 7 of 8 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 2,029
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Ira D. Nelson, Jr. & Loretta D. Nelson

In re _____,
DebtorCase No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Payday Cash Advance Loan				700
USA Payday Loans 1048 N. Farnsworth Avenue Aurora, IL 60505						
ACCOUNT NO. 5410-1893-0060-1543	H	Consideration: Credit card debt				890
Wells Fargo Financial Bank PO BOx 5058 Sioux Falls, SD 57117-5058						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

FORM B6G
(10/89)

Ira D. Nelson, Jr. & Loretta D. Nelson

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

FORM B6H
(6/90)

Ira D. Nelson, Jr. & Loretta D. Nelson

In re

Debtor

Case No.

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Aaron Nelson 621 High Terrace DeKalb, IL 60115	H & R Accounts, Inc. as Assignee of Kishwaukee Community Hospital

Ira D. Nelson, Jr. & Loretta D. Nelson

In re _____, Debtor

Case No. _____
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,311
Are real estate taxes included? Yes _____ No <input checked="" type="checkbox"/>	
Is property insurance included? Yes _____ No <input checked="" type="checkbox"/>	
Utilities Electricity and heating fuel	\$ 200
Water and sewer	\$ 40
Telephone	\$ 75
Other Cable, Cell Phone & Internet	\$ 75
Home maintenance (Repairs and upkeep)	\$ 125
Food	\$ 600
Clothing	\$ 75
Laundry and dry cleaning	\$ 30
Medical and dental expenses	\$ 150
Transportation (not including car payments)	\$ 200
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 75
Charitable contributions	\$ 0
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 68
Life	\$ 0
Health	\$ 0
Auto	\$ 80
Other	\$ 0
Taxes (not deducted from wages or included in home mortgage payments) (Specify) Real Estate	\$ 230
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ 0
Other Home Equity Loan	\$ 236
Other	\$ 0
Alimony, maintenance, and support paid to others	\$ 0
Payments for support of additional dependents not living at your home	\$ 0
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0
Other	\$ 100
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 3,670
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$ 4,720
B. Total projected monthly expenses	\$ 3,670
C. Excess income (A minus B)	\$ 1,050
D. Total amount to be paid into plan each	\$ 0
	(interval)

United States Bankruptcy Court

Northern District of Illinois

Ira D. Nelson, Jr. & Loretta D. Nelson

In re

Debtor

Case No.

(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNT IS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 145,000		
B - Personal Property	YES	3	\$ 3,625		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 180,459	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 1,533	
F - Creditors Holding Unsecured Nonpriority Claims	YES	9		\$ 36,169	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 4,720
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3,670
Total Number of Sheets In ALL Schedules ►		21			
			Total Assets ►	148,625	
			Total Liabilities ►	218,161	

In re Ira D. Nelson, Jr. & Loretta D. Nelson,
Debtor

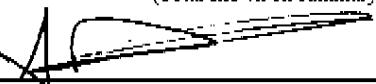
Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date 8/26/04

Signature 
Debtor

Date 8/26/04

Signature 
(Joint Debtor, if any)

[If joint case, both spouses must sign]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

3.6.615 - 30294
New Hope Software, Inc., ver.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §156.

Form 7
(12/03)

FORM 7. STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In Re Ira D. Nelson, Jr. & Loretta D. Nelson
(Name)

Case No. _____
(if known)

Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
2004(H) 27714	Wages

AMOUNT		SOURCE (if more than one)
2003(H)	40388	Wages
2002(H)	37540	Wages

AMOUNT		SOURCE (if more than one)
2004(W)	0	Wages
2003(W)	5041	Wages
2002(W)	5563	Wages

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT		SOURCE
(H)		
(H)		
2003(W)	8088	Social Security
2002(W)	7552	Social Security

3. Payments to Creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors, who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---	-------------------	-------------	--------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Chase Manhattan Bank, et al vs. Ira Nelson, Jr., et al	Foreclosure	US District Court, Northern District, Western Division	Pending
01 CH 50279			
City of Aurora vs. Ira Nelson	Small Claims	16th Judicial Circuit - Kane County, IL	Judgment
02 SC K 849			
II & R Accounts, Inc vs Nelson	Collection	DeKalb County, IL	Pending
04 SC 449			

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
<hr/>		

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<hr/>		

6. Assignments and Receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT		
None <input checked="" type="checkbox"/>	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)	NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Bernard J. Natale 308 W. STATE STREET SUITE 470 ROCKFORD, IL 61101	Aug 2004	Costs

10. Other transfers

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	--

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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None



18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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h. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

8/26/04

Signature
of Debtor


IRA D. NELSON, JR.

Date

8/26/04

Signature
of Joint Debtor


Loretta D. Nelson

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or Imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571

UNITED STATES BANKRUPTCY COURT
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209 filing fee plus \$0 administrative fee plus \$0 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain acts of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194 filing fee plus \$0 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$839 filing fee plus \$0 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$239 filing fee plus \$0 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

8/30/04
Date


Signature of Debtors

Case Number

All American Cash
1343 Wing Street
Elgin, IL 60123

Americash
925 N. Lake Street
Aurora, IL 60506

Attorney Kevin Barry
1070 Larkin Avenue
Elgin, IL 60123

Attorney Thomas C. Hill
4950 38th Ave
Moline, IL 61265

Beneficial Finance
PO Box 17574
Baltimore, MD 21297-1574

Capital One
% Northland Group, Inc.
PO Box 390857
Edina, MN 55439

Chapter 13 Trustee
PO Box 14127
Rockford, IL 61105-4127

City of Aurora
% RMI
PO Box 593
Lansing, IL 60438

City of Aurora
% Solomon & Leadley
320 E. Indian Trail Road
Aurora, IL 60505-1760

Cotrust Bank
PO Box 70
Mitchell, SD 57301

Cross Country Bank
P. O. Box 310711
Boca Raton, FL 33431-0730

Cross Country Bank
P. O. Box 310711
Boca Raton, FL 33431-0730

Daily Chronicle
1588 Barber Greene Road
DeKalb, IL 60115

DeKalb Clinic
217 Franklin Street
DeKalb, IL 60115

DeKalb County Collector
110 E Sycamore St
Sycamore, IL 60178

Dr. Anthony Chulick
2600 DeKalb Avenue
Sycamore, IL 60178

Drs. Bertoglio, Liles & Keilty
1940 W. Galena Blvd. - Suite 11
Aurora, IL 60506

EMC Mortgage Corporation
909 Hidden Ridge Drive
Suite 200
Irving, TX 75038

Fairbanks Capital Corporation/ The Chase
Manhattan Bank as Trustee
% Pierce & Associates
18 S. Michigan Avenue - 12th Floor
Chicago, IL 60603

H & R Accounts, Inc as Assignee of
Kishwaukee Community Hospital
626 Bethany Rd
DeKalb, IL 60115

Heights Finance Corporation
PO Box 1147
Aurora, IL 60507-1147

IC Systems
PO Box 64137
St. Paul, MN 55164-1437

Illinois Title Loan
227 S. Lincolnway
North Aurora, IL 60542

Instant Cash Advance
1155 N. Farnsworth
Aurora, IL 60505

KCA Financial
PO Box 53
Geneva, IL 60134

Kendall County Health & Human Services
500A Countryside Center
Yorkville, IL 60560

Kishwaukee Medical Associates
954 W. State Street
Sycamore, IL 60178

Martin L. Cassell
330 N. Broadway
Aurora, IL 60505

Michael Brown
159 Devonshire Drive
DeKalb, IL 60115

National Quick Cash
2020 Sycamore Road
DeKalb, IL 60115

Plaza Finance Co., Inc.
188 W. Randolph -Ste. 1107
Chicago, IL 60601

Receivables Management, Inc.
PO Box 593
Lansing, IL 60438

Rockford Mercantile Agency
2502 S. Alpine Road
Rockford, IL 61108

School District #428
901 S. 4th Street
DeKalb, IL 60115

Short Term Loans
2250 Ogden Avenue
Aurora, IL 60504

Sprint
% Penn Credit Corporation
P Box 988
Harrisburg, PA 17108-0988

Title Loans
2733B Sycamore Road
DeKalb, IL 60115

Transworld Systems, Inc.
25 Northwest Pt. Blvd. - Suite 750
Elk Grove Village, IL 60007

USA Payday Loans
1048 N. Farnsworth Avenue
Aurora, IL 60505

Wells Fargo Financial Bank
PO Box 5058
Sioux Falls, SD 57117-5058

United States Bankruptcy Court
Northern District of Illinois

In re Ira D. Nelson, Jr. & Loretta D. Nelson

Case No. _____

Chapter 13

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 2,200

Prior to the filing of this statement I have received \$ 0

Balance Due \$ 2,200

2. The source of compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

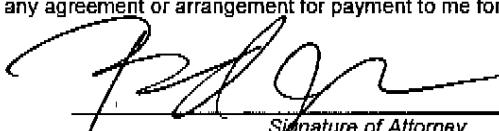
Chapter 13 fees to be paid pursuant to the Model Retention Agreement.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.


Date



Signature of Attorney

Bernard J. Natale, Ltd.

Name of law firm